

Terms & Conditions	REGULAR LOANS
Loanable Amount	: Avail up to Php 200,000
Term	: Maximum payment term of 2 years
Interest Rate	: from 0.82% add on rate per month (member will earn Patronage Refund)
Capital Build Up	: 2.5% of loan amount
Share Capital Requirement	: 5X of member's share capital Subject to internal loan eligibility guidelines of the companies
Minimum Share Capital	: Php5,000
Service Fee	: 0.5% of loan or P100 which ever is higher
Pre-Termination	: 2.5% of the Outstanding Balance
Offsetting	: 50% paid

Terms & Conditions	PETTY CASH LOAN
Loanable Amount	: Avail up to Php 50,000
Term	: 20,001 up to 50,000 - 1 year
	: 20,000 and below - 6 mos.
Interest Rate	: 1.50% add on rate per month (member will earn Patronage Refund)
Capital Build Up	: None
Share Capital Requirement	: 5X of member's share capital Subject to internal loan eligibility guidelines of the companies
Minimum Share Capital	: Php2,000
Service Fee	: 0.5% of loan or P100 which ever is higher
Pre-Termination	: 2.5% of the Outstanding Balance
MLMS Loan Code	: PETT LN1: if loan amount is P20,000 and below
	: PETT LN2: if loan amount ranges from P20,001-P50,000
Offsetting	: 50% Paid

Terms & Conditions	MULTI-PURPOSE LOAN
Loanable Amount	: from Php200,000 up to Php400,000
Term	: Minimum 2 years up to 4 years
Interest Rate	: 1.00% add on rate per month (member will earn Patronage Refund)
Capital Build Up	: 0.5% of loan amount
Share Capital Requirement	: 3X of member's share capital Subject to internal loan eligibility guidelines of the companies
Minimum share capital	: Php66,670
Service Fee	: 0.5% of loan or P100 which ever is higher
Pre-Termination	: 2.5% of the Outstanding Balance
Offsetting	: Allowed